

# National Training for Counselors and Mentors

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Funding Education  
Beyond High School

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Academic Year  
**2013–14**

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# **Training of Trainers**

**August 16, 2012**

# NT4CM Overview

- Partnership between Federal Student Aid, NASFAA, NCHELP, NACAC, ASCA, NCAN, and COE
- Provide financial aid training to high school counselors and mentors
- Training in participating states provided by state financial aid associations, guaranty agencies, and/or college access programs

# NT4CM Overview

- NT4CM will provide counselors and mentors ongoing support through
  - Networking with trainers and colleagues
  - Website content
- NT4CM provides CEUs for counselors

# NT4CM Steering Committee

- Maisha Challenger, Federal Student Aid
- Jennifer Martin, NASFAA
- Kristen Earle, NCHELP
- Matthew Drake, NACAC
- Don Fraser, NACAC
- Jill Cook, ASCA
- MorraLee Keller, NCAN
- Heath Alexander, COE

# Today's Presenters

Material for today's Webinar will be presented by representatives from:

- Federal Student Aid
- ASCA
- NASFAA
- NCAN
- COE

# Webinar Agenda

- NT4CM housekeeping details
- Federal Update
- Tips for Trainers
- Review of Curriculum
- Your questions

# NT4CM Housekeeping Details: Accessing Materials

- NT4CM materials available on-line at:  
[www.fsa4counselors.ed.gov/trainers](http://www.fsa4counselors.ed.gov/trainers)
- Counselors and mentors may access resources online at  
[www.fsa4counselors.ed.gov/NT4CM](http://www.fsa4counselors.ed.gov/NT4CM)



# Keeping In Touch throughout 2013-2014 Training

Variety of on-going interaction:

- Emails to/from [NT4CM@ed.gov](mailto:NT4CM@ed.gov)
- Conference calls as needed
- Liaison with registration lead

# Federal Update

Presented by Jeff Baker

Director, Policy Liaison  
and Implementation Staff

# NASFAA's Tips for Trainers

- Available in the NT4CM E-library
- Includes tips on the following topics:
  - Use of icebreakers and brain teasers
  - Dealing with difficult participants
  - Quick tips for successful presentations
  - Additional presentation guidelines

# Curriculum Materials

## Module introduction page

- Module objectives
- Module materials
- Tips for Trainers
  - Tips specific to a particular mode
  - General tips applicable to all modules

# Curriculum Materials

## Module materials

- Instructor's guide
- PowerPoint presentation
- Participant Guide with module-appropriate handouts and copy of PowerPoint presentation with slides printed three to a page

# Review of Curriculum Materials

- Will review module materials in the order in which they appear on recommended workshop agenda
- Realize that states may not present all module and may present in a different order

# Overview of Financial Aid Module: Objectives

- Define important terms
- Discuss categories and types of financial aid
- Provide information about common federal aid programs
- Provide information about other forms of financial aid

# Overview of Financial Aid Module: Icebreaker Quiz

## Purposes:

- Gauge the financial aid knowledge of participants
- Give participants an opportunity to network with each other



# Overview of Financial Aid Module: Icebreaker Quiz

Gauging financial aid knowledge of participants

- Indicate what topics on which to spend more time during the presentation
- Direct individual participants to resources that provide more information

# Overview of Financial Aid Module: Icebreaker Quiz

- “Open book” exercise
- Use workshop materials and each other as resources
- Depending on workshop size, consider breaking participants into small groups

# Overview of Financial Aid Module: Financial Aid Program Summary

- Resource to complete icebreaker quiz
- Comprehensive handout describing major federal financial aid programs
- Includes summary chart of Title IV aid programs

# Completing the FAFSA Module: Objectives

- Understand how to apply for federal financial aid
- Understand application output and how to make corrections

# Completing the FAFSA Module: IRS Data Retrieval

- Applicant will be given option to submit a real-time request to IRS
- If IRS has data, applicant will have option to transfer data to FAFSA
- Participation voluntary

# Completing the FAFSA Module: IRS Data Retrieval

- Available 2/1/13 for 2013–14 application cycle
- May be used for initial applications and corrections
- Will be coded on Institutional Student Information Report (ISIR) if income data is from IRS
  - Same as collecting a tax return
  - Also coded if applicant changes data

# Completing the FAFSA Module: Case Studies

- No case studies for 2013–14
- Consider using FAFSA demo site for late workshops

# Student Dependency Status Module: Objectives

- Describe what makes a student independent for federal student aid purposes
- Review what happens on the FAFSA when a student does not have access to parental information
- Explain which parent's information should be provided on a dependent student's FAFSA



# Student Dependency Status Module

- Dependency status questions on the FAFSA
- Dependency overrides
- No access to parental information
  - Parent(s) has ceased financial support and refuses to complete FAFSA
  - Professional judgment
  - Can award unsubsidized Stafford Loans only

# Student Dependency Status Module

- No access to parental information
  - FOTW workaround
- Who counts as a parent
  - Case studies

# And the Number Is...Module: Objectives

- Provide participants with a broad overview of the EFC calculation for dependent students
- Introduce participants to professional judgment and its appropriate application
- Share with participants some suggestions for counseling students and their families about EFC calculations and professional judgment

# And the Number Is...Module: EFC Calculations

- Interrelation of income, allowances, and assets
- Highlights to assist with counseling students and families

# And the Number Is...Module: Professional Judgment

- Basics
- Situations where professional judgment is and is not appropriate
- Process

# And the Number Is...Module: Role of Counselors and Mentors

- Need analysis
- Professional judgment

# After the FAFSA Module: Objectives

- Help counselors under the aid process after students file the FAFSA
- Provide counselors with information to help students later in the process
- Introduce professional judgment
- Highlight the importance of establishing a good relationship with the financial aid office

# After the FAFSA: Topics

- Using the FAFSA Completion Tool
- Reviewing the Student Aid Report (SAR)
- Making corrections
- Verification



# After the FAFSA: Topics

- Professional judgment
- Comparing budgets and award letters
- Establishing a relationship with the financial aid office

# Searching for Scholarships Module: Objectives

- Describe sources of scholarship funding
- Locate free Internet scholarship research tools
- Identify potential scams

# Searching for Scholarships Module: Search Tips

- Be organized and diligent
- Research is the key
- The Internet is not the only source of information
- Students should talk with a financial aid administrator in their area

# Searching for Scholarships Module: Typical Internet Search

- <http://www.studentaid.ed.gov/types/grants-scholarships/finding-scholarships>
- When and how to apply
- Department of Labor scholarship search engine:  
<http://www.careerinfonet.org/scholarshipsearch/ScholarshipCategory.asp?searchtype=category&nodeid=22>

# Searching for Scholarships Module: On-Line Search Tips

- Always use a free search
- Some search sites collect student information to advertise to the student or sell information to another company
- Always read the site's privacy statement before providing e-mail address or other information

# Searching for Scholarships Module: Common Fraud Complaints

- Paying for guaranteed aid then not receiving it
- Paying for help to find aid then learning that free help was available
- Paying someone to file the FAFSA

# Searching for Scholarships Module: Fraud Prevention Resources

- U.S. Department of Education resources
- Federal Trade Commission resources

# State and Institutional Aid Module

- Provide counselors and mentors with consistent information
- NT4CM materials include templates
  - Instructor's guide
  - PowerPoint presentation
  - Participant handouts



# State and Institutional Aid Module: Objectives

- Provide information about major state scholarships
- Provide information about major state grants
- Provide information about state prepaid tuition and college savings plans
- Provide information about major institutional aid programs

# State and Institutional Aid Module: Sample State Grant Program

- “My State Access Grant”
- Maximum award: \$12,000 per year
- Available to state residents who are eligible for a Federal Pell Grant and who have a minimum GPA of 3.4
- Students must submit a FAFSA, an application form, and a counselor recommendation

# State and Institutional Aid Module: Sample State Loan Program

- “My State Nursing Loan”
- Maximum annual award is \$5,000
- Available to state residents enrolled in a two- or four-year nursing program
- Students must submit a FAFSA and a state application form
- Repayment begins nine months after graduation, fixed interest rate of 6%, maximum repayment period of 10 years

# State and Institutional Aid Module: Sample 529 Prepaid Tuition Plan

- “My State College Promise Plan”
- Anyone can contribute to an account
- An individual may contribute \$12,000 per year to lock in tuition at rate when account opened
- Contributions are deductible on state tax return
- Funds may be used at any state university in My State

# State and Institutional Aid Module: Sample College Savings Plan

- My State Plan for College Program”
- Anyone can contribute to an account
- An individual can contribute an unlimited amount per year and account will accrue interest at 4% per year
- Contributions up to \$10,000 per year are deductible on state tax return
- Principle can be used at any college; accrued interest can be used at state schools in My State

# State and Institutional Aid Module: Sample Loan Repayment Program

- My State Critical Fields Loan Repayment Program
- Borrowers employed in critical fields as determined by the My State Economics Office
- \$5,000 in student loans per year for up to three years; borrower must be employed in My State for one year for each year of loan repayment

# Conclusion Module: Objectives

- Review topics covered in workshop
- Generate topics for future training
- Answer any remaining questions
- Discuss available resources
- Make counselors and mentors feel supported and appreciated

# Conclusion Module: Accessing Resources

- Charts and handouts for students and families
- Resources to help counselors and mentors counsel students and families



# Middle School Modules

- Modules for
  - Counselors
  - Families
- Module objectives
  - Encourage early discussion of early financial planning for college
  - Introduce financial aid concepts and terms
  - Suggest courses of action

# Counseling Undocumented Students about Financial Aid Module

- Statistics
- Statuses eligible for aid
- Statuses ineligible for aid
- Resources
- Counseling strategies

# Financial Literacy Module: Objectives

- Define terms related to financial literacy
- Emphasize the importance of early awareness
- Highlight important information about paying for college, budgeting, and building credit

# Financial Literacy Module: Objectives

- Offer tips to counselors to share with students and families
- Provide counselors with additional resources to offer students and families

# Financial Literacy Module: Resources

- Trainers: Other NT4CM modules
- Counselors: Handout of resources for students and families regarding federal financial education materials, money and credit management, and fraud prevention

# Questions



## BROUGHT TO YOU BY:

